

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715 :
Inventor: G. Cunningham :
Assignee: Block Financial Corporation :
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Examiner: T. Harbeck :
Group :
Art Unit: 3628 :
Attorney :
Docket No.: BLO1134-009B :
Title: REAL-TIME FINANCIAL CARD :
OFFER AND APPLICATION :
SYSTEM :

**AMENDMENT TO
PATENT APPLICATION**

Sir:

Applicant is submitting this amendment in response to the Examiner's office action dated November 2, 2006.

- **AMENDMENTS TO THE CLAIMS** begin on page 2 of this paper.
- **REMARKS** begin on page 10 of this paper.